

Certificate of Notice Page 1 of 5
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	Case No. 17-36717
Ibarra, Norman G	§	
Espinoza-Ibarra, Marina G	§	
	§	
Debtors(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joseph A. Baldi, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Court
219 S. Dearborn Street
7th Floor
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at

9:30 a.m. on Tuesday, October 16 , 2018
in Courtroom 619, U.S. Courthouse
219 S. Dearborn St., Chicago, IL 60604

Date Mailed: 09/20/2018

By : /s/ Joseph A. Baldi

Trustee

Joseph A. Baldi
20 N. Clark St. Suite 200
Chicago, IL 60602

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

Ibarra, Norman G
Espinoza-Ibarra, Marina G

Debtors(s)

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§

Case No. 17-36717

SUMMARY OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION

The Final Report shows receipts of	\$	3,923.40
and approved disbursements of	\$	45.00
leaving a balance on hand of:	\$	3,878.40

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: Joseph A. Baldi	\$ 980.85	\$ 0.00	\$ 980.85
Trustee, Expenses: Joseph A. Baldi	\$ 9.00	\$ 0.00	\$ 9.00

Total to be paid for chapter 7 administrative expenses \$ 989.85

Remaining Balance \$ 2,888.55

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

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Timely claims of general (unsecured) creditors totaling \$40,374.91 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.2 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00001	Discover Bank Discover Products Inc	\$ 12,207.70	\$ 0.00	\$ 873.39
00002	American Express Bank FSB c/o Becket	\$ 46.97	\$ 0.00	\$ 3.36
00003	PNC Bank, N.A.	\$ 13,192.04	\$ 0.00	\$ 943.80
00004	PYOD, LLC its successors and assigns as	\$ 4,370.70	\$ 0.00	\$ 312.69
00005	PYOD, LLC its successors and assigns as	\$ 8,589.00	\$ 0.00	\$ 614.48
00006	Synchrony Bank c/o PRA Receivables	\$ 1,038.87	\$ 0.00	\$ 74.32
00007	Synchrony Bank c/o PRA Receivables	\$ 929.63	\$ 0.00	\$ 66.51

Total to be paid to timely general unsecured creditors \$ 2,888.55

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$292.53 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00008	ACAR LEASING GM FINANCIAL	\$ 292.53	\$ 0.00	\$ 0.00

Total to be paid to tardy general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Trustee

Joseph A. Baldi
20 N. Clark St. Suite 200
Chicago, IL 60602

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Norman G Ibarra
 Marina G Espinoza-Ibarra
 Debtors

Case No. 17-36717-DRC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dpruitt
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 7

Date Rcvd: Sep 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2018.

db/jdb	+Norman G Ibarra, Marina G Espinoza-Ibarra, 7441 W. Gregory Street, Chicago, IL 60656-1778
26863160	+ACAR LEASING, GM FINANCIAL LEASING, PO Box 183853, Arlington, TX 76096-3853
26743214	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
26830587	+PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

26597008	E-mail/Text: mrdiscen@discover.com Sep 22 2018 00:43:31 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
26836682	+E-mail/PDF: resurgentbknotifications@resurgent.com Sep 22 2018 00:51:00 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
26839126	+E-mail/PDF: gecsed@recoverycorp.com Sep 22 2018 00:51:31 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2018 at the address(es) listed below:

Bryan E Moore	on behalf of Trustee Joseph A Baldi, Tr bemoore@bemesq.com, bryanemoore@gmail.com
Bryan E Moore	on behalf of Debtor 1 Norman G Ibarra bemoore@bemesq.com, bryanemoore@gmail.com
Bryan E Moore	on behalf of Debtor 2 Marina G Espinoza-Ibarra bemoore@bemesq.com, bryanemoore@gmail.com
Joseph A Baldi, Tr	jabaldi@baldiberg.com, jmanola@baldiberg.com; jbalidi@iq7technology.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 5